Certificate Number: 13858-PAM-DE-039169160

Bankruptcy Case Number: 20-00459



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 18, 2024</u>, at <u>1:49</u> o'clock <u>PM EST</u>, <u>Robin Mae Garrett</u> completed a course on personal financial management given <u>by internet</u> by <u>MoneySharp Credit Counseling Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: December 18, 2024 By: /s/Shauna B. Curtsinger

Name: Shauna B. Curtsinger

Title: Counselor